METHODS AND SYSTEMS FOR TRANSFERRING FUNDS TO DEPOSIT ACCOUNTS

ABSTRACT OF THE DISCLOSURE

Methods and systems are provided for depositing funds in a deposit account. A request to credit a specified amount to the deposit account is received at a node of a financial-services network that has multiple interconnected nodes. The request includes an indirect identification of the deposit account. A direct identification of the deposit account is determined from the indirect identification and from a nonpublic mapping of a indirect identifications to identifications of respective deposit accounts. An instruction is issued to credit the deposit account with the specified amount in accordance with the determined direct identification.

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